

MY WEALTH TRADER **FEES AND FAQs**



PRIVATE CLIENT SECURITIES



OLDMUTUAL
WEALTH

True wealth presents choices; whether sailing around the world or changing it. At Old Mutual Wealth, we believe true wealth is about more than just how much money you have. It is about being able to achieve your aspirations and live the life you want. For many, having a share portfolio is a lifelong aspiration.

My Wealth Trader, brought to you by Old Mutual Wealth, is an online trading platform aimed at the savvy investor who wants to enjoy seamless trading, whenever, wherever.

Manage your portfolio **easily** on any smart device from a single account **whenever, wherever**. You can view market prices on more than 15 000 equity instruments, access share trading, with countless opportunities and zero complexity.

My Wealth Trader gives you the **exclusive opportunity** to trade local and global shares on one platform. Access a world-class trading platform at the most **competitive rate** in the market.

All trading activity is conducted via our secure and sophisticated network, trading instructions received are placed in the central order book immediately. The status of orders placed can be monitored directly, along with the status of investment accounts and portfolios.

FEES

LOCAL ACCOUNT FEES

Minimum account balance	R10 000
Brokerage per trade	0.35% (minimum of R100)
Platform fee	0.15% of portfolio value. This fee will be capped at R125 per month.
Cash management fee	up to 0.5% on all cash balances
Withdrawal fees (transfer of account to another provider)	ZERO

Third party fees

Securities Transfer Tax (STT) – levied by SARS	0.25% of value traded
STRATE settlement cost	Set by the SA Central Securities Depository

Optional costs

SENS data	FREE
Live price data feed	R68 per month - Level 1 / R96.50 per month - Level 2 (optional)
Company research	€1.99 per month (optional)

*Please note all fees exclude VAT, where applicable.

OTHER FEES

The Johannesburg Stock Exchange (JSE) charges other fees such as the Investor Protection Levy, which may be amended from time to time. Because these fees are set by the JSE and not by us, the changes can be implemented before we are able to notify you of the change. There may also be other official fees set and charged by third parties, such as issuers and service providers, which may be amended from time to time.

GLOBAL ACCOUNT FEES

Minimum account balance	US\$2 000
Brokerage per trade	0.35% (minimums are listed per international exchange in the table below)
Platform fee	Using own funds - 0.15% of portfolio value. This fee will be capped at US\$12.50 per month. Using Old Mutual Wealth asset swap – 0.40% of portfolio value
Cash management fee	up to 0.5% on all cash balances
Currency conversion fee	When moving funds offshore via our asset swap facility, a cost of R1 000 per transaction is levied to convert SA funds to your offshore account. If you already have your own funds offshore and paid it into our trust account, a transactional bank admin fee is levied to fund your trading account from our trust account. This fee is set by our contracted third party financial intermediary. We will hold your investments in either US dollars, pound sterling or Euros, depending on your choice of base currency. If we need to transact in an instrument priced in any other currency than your base currency, a currency conversion fee of 1.0% is levied.
Dividend Withholding Tax relief	US legislation levies a 30% tax on dividends for US held stocks. We will register your account with the US authorities by a third party in order to qualify for a 15% dividend relief at source. A US\$100 per year fee applies in order to process this on your behalf annually. We can also offer the service of reclaiming past dividends which were taxed at the full 30% for areas outside the US. There is a fee of 35% of the reclaimed amount. Please be aware that this process is not guaranteed to be successful.
Withdrawal fees (transfer of account to another provider)	€28.50 per listed instrument – total fee will be capped at US\$150

Third party fees

In addition to the fees below, there may be other official fees charged by third parties such as exchanges, banks, issuers and service providers that may be amended from time to time. Because the fees are set by a third party and not by us, the changes may be implemented before we are able to notify you of the change.

Transfer tax & stamp duty	Transfer taxes and stamp duties, or the exchange's equivalent of these taxes, are levied on purchase transactions. The relevant percentages and amounts can change without prior notice.
Settlement cost	Set by the relevant Central Securities Depository

Optional costs

Company research	€1.99 per month (optional)
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*Please note all fees exclude VAT, where applicable.

MINIMUM BROKERAGE FEES PER EXCHANGE

EXCHANGE NAME	MINIMUM FEE
NYSE MKT (American Stock Exchange)	USD 20
Euronext Amsterdam	EUR 18
Euronext Brussels	EUR 18
NASDAQ OMX Copenhagen	DKK 55
NASDAQ OMX Copenhagen (First North)	DKK 55
Deutsche Börse (XETRA)	EUR 18
Hong Kong Exchanges	HKD 150
NASDAQ OMX Helsinki	EUR 18
Irish Stock Exchange	EUR 18
Euronext Lisbon	EUR 18
London Stock Exchange (IOB)	USD 23
London Stock Exchange	GBP 12
Borsa Italiana/Milan Stock Exchange	EUR 18
NASDAQ	USD 20
NASDAQ (Small cap)	USD 20
New York Stock Exchange	USD 20
New York Stock Exchange (ARCA)	USD 20
OTC Markets Group (Pink Sheets)	USD 40
Oslo Børs/Oslo Stock Exchange	NOK 120
OTC Bulletin Board	USD 40
Euronext Paris	EUR 18
BME Spanish Exchanges	EUR 18
NASDAQ OMX Stockholm	SEK 120
NASDAQ OMX Stockholm (First North)	SEK 120
SIX Swiss Exchange	CHF 35
Wiener Börse/Vienna Stock Exchange	EUR 18
SIX Swiss Exchange (Blue-Chip)	CHF 35
TSE - TSE Toronto Stock Exchange	CAD 30
TSX - TSX Venture Exchange	CAD 35

FREQUENTLY ASKED QUESTIONS (FAQs)

WHAT TO CONSIDER WHEN OPENING AN ONLINE SHARE ACCOUNT

Craft your own unique stock portfolio by selecting local and global shares. Through our online trading platform you have direct, real-time access to 30 international stock exchanges.

The first step is to decide if you want to open a local or global account or both. Whether you are actively trading to profit from shorter-term price fluctuations or investing surplus cash, our platform offers a number of advantages:

ADVANTAGES:

- Get direct market access, and live prices
- Set up investment instructions that execute on your directives
- Personalise your watchlist automatically to track your investment performance

Who is this account suitable for?	Who is this account not suitable for?
Investors who want to build a share portfolio, diversify offshore, or get exposure to specific companies or sectors.	Investors who do not want to be subject to market volatility, or who want capital protection.
Can I transfer my existing trading portfolio to My Wealth Trader?	How long will it take for my account to be active?
Yes, we aim to make switching as seamless as possible and will assist you with this process. Contact our team on trade@omwealth.co.za if you have any questions around this.	Once we receive your completed application form and the supporting documents (as stipulated in the form), we will send you your account information within 48 hours.

WHAT SHOULD I CONSIDER BEFORE OPENING AN OFFSHORE TRADING ACCOUNT?

You can invest by using your annual offshore allowance or by investing through our institutional asset swap facility.

Offshore allowance	South African residents are entitled to two offshore allowances: <ul style="list-style-type: none">• R1 million single discretionary allowance, which does not require South African Revenue Services (SARS) tax clearance• R10 million offshore investment allowance, which requires a tax clearance certificate from SARS
Offshore asset swap	Alternatively you can make use of the Old Mutual Wealth asset swap facility, which allows you to invest offshore without using your offshore allowance. Contact our team on trade@omwealth.co.za if you have any questions around this.

My Wealth Trader is for new investors, experienced investors and active investors alike.

Setting up your account is as easy as...

1. Read the [mandate](#), which outlines all the Ts&Cs
2. Complete the [Investor Details Form](#) & send it to us
3. Watch your inbox for your account registration details (within 48 hours)

Ready, Set, Trade.

If you have any questions or experience difficulty with the above steps, please contact our team on 0861 ONLINE (66 54 63) or email trade@omwealth.co.za

Service desk hours (SA) 08:30 – 17:00

